

# 24HourFlex Card



*24HourFlex  
Customer Support is  
available to answer  
your questions:*

1-800-651-4855 x 5

info@24hourflex.com

www.24hourflex.com

## What is the 24HourFlex Card? How Does the Card Work?

The 24HourFlex Card is a debit card that can be used to access your Healthcare (FSA/HSA/HRA) and other benefit accounts to pay for eligible expenses.

You can use the card at qualifying merchants wherever VISA is accepted. Qualified merchants include physicians, hospitals, dental offices, hearing and vision care providers as well as any merchant who has implemented an Inventory Information Approval System (IIAS).

As you incur eligible expenses, you just present your 24HourFlex card for payment. The system will validate that your coverage is active and that you have funds available to cover the transaction.

Note: If you purchase non-qualified expenses with the 24HourFlex card you will be asked to repay those expenses back into your account.

*The 24HourFlex Card  
adds convenience  
to your Health  
Reimbursement  
Account and other  
Employer Sponsored  
Benefits*

## Why Should I Use the 24HourFlex Card?

Our card allows you to pay for eligible expenses directly from your account instead of having to make the payment out-of-pocket. You avoid having to submit a claim and waiting to be reimbursed for the expense.

Using your 24HourFlex card is a great way to reduce claim filing but it is important that you keep all itemized documentation for the entire plan year in case the information is requested by 24HourFlex to comply with IRS regulations.

### Three key benefits to using the card:

- 1) Pay your eligible expenses instantly from your account
- 2) Co-payments and select other transactions can be automatically approved without submitting any receipts
- 3) No claim filing, increasing your personal cash flow



**Your 24HourFlex VISA card will arrive in a plain white envelope from "M&I Bank FSB" and will look similar to one pictured above.**



## Why do I have to submit receipts?

The IRS has issued specific instructions that Cafeteria (FSA) plans must follow when offering a debit card: A receipt must be submitted unless the amount of the purchase matches a medical, dental, hospital, or prescription drug co-pay; unless the transaction is a repetitive transactions that has been previously approved; or unless the merchant has installed an Inventory Information Approval System (IIAS).

In order to meet IRS guidelines, documentation of your expenses may be required to be submitted to 24HourFlex. You must keep copies of all detailed receipts and itemized statements (not the credit card receipt) for each purchase within the plan year. You may receive a letter (and/or email) from 24HourFlex requesting documentation of an expense, in which case you would be required to submit this information to 24HourFlex to comply with IRS regulations.

## How can I access my account information?

You can access your account information, balance, and transaction history at [www.24hourflex.com](http://www.24hourflex.com). From the main page click on the **FSA Login** button and enter your username and password. If you have not logged into your 24HourFlex online account before you will need to click on the **New User** link to the right of the username and password area.

## What if I do not respond to the request for documentation?

If you do not respond to the first request for additional documentation a second letter will be generated giving you additional time to respond. If you do not reply to the second request your card will be temporarily suspended and you will be required to reimburse the plan by one of the following methods:

- a) Submitting the requested documentation
- b) Submitting re-payment online or via check
- c) Submitting an itemized receipt for another eligible item you paid for out-of-pocket.
- d) Using reimbursement dollars from another benefit (such as Dependent Care) to re-pay the amount owed.

## Why isn't my 24HourFlex card working?

If your card is not working, it could be due to one of the following reasons:

**Suspension:** If you failed to provide the requested documentation to 24HourFlex in a timely manner (within 2 months of the transaction date) your card was suspended.

**Insufficient Funds:** If your transaction amount exceeds your remaining balance the entire transaction will be declined.

**Invalid Merchant:** Some merchant accounts are not setup correctly to accept payment from the 24HourFlex card.

**Merchant Problem:** The merchant may be experiencing a problem processing FSA cards at their own terminal

If your card is not working please call our toll free 800-651-4855 number that is printed on the front of your 24HourFlex card (at the very bottom) and we will help identify the issue (and resolve it where possible).

## Can I order additional cards for my family?

Yes, you can request additional cards online through your online account at [www.24hourflex.com](http://www.24hourflex.com) (there is no charge for additional cards).

## How do I report a lost/stolen card?

Lost or stolen cards should be reported immediately by calling 1-866-679-7649. You will need to verify your mailing address to ensure correct deliver of the new card.

## What is an acceptable receipt?

Acceptable must include each of the following:

- The vendor providing the service
- The date of service
- The service (or product) provided
- The amount of the service (or product)

## Doesn't 24HourFlex know what I purchase on the 24HourFlex Card?

No, 24HourFlex only receives the transaction date, the transaction amount, and the merchant's name. A description of the purchased item is not captured by the card vendor, 24HourFlex, and is not provided in 24HourFlex (which is why we will ask for more documentation in some circumstances).

## Will receipts be required even for charges at hospitals and doctor offices?

If the amount of the charge does not equal a stated co-pay, the amount is not a previously approved repetitive transaction, or the merchant does not have an Inventory Information Approval System (IIAS) in place you will have to submit the receipt (even at hospitals and doctors offices).

## Should I choose debit or credit when making purchases?

Choose **credit** as there is no PIN associated with your 24HourFlex Card.

## What if the Doctor's office or other provider doesn't take credit card?

In this instance, you will need pay the provider with cash, a check, or a personal credit card and then submit a claim form to 24HourFlex for reimbursement (you can access the form through your online account at [www.24hourflex.com](http://www.24hourflex.com)). Upon approval, 24HourFlex will issue you a check or direct deposit for any eligible expenses.